

Information to identify the case:

Debtor 1	Klaus Schmeil		Social Security number or ITIN xxx-xx-1565
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of New Jersey	
Case number: 14-24721-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Klaus Schmeil

10/3/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Klaus Schmeil
Debtor

Case No. 14-24721-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 37

Date Rcvd: Oct 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2018.

db +Klaus Schmeil, 30 Liberty Hill Lane, Lake Placid, NY 12946-3703
aty +James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center,
Suite #1400, Philadelphia, PA 19103-1814
cr +BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
r +Century 21 Abrams Hutchinson Associates, 64 Princeton Heightstown Road,
Princeton Junction, NJ 08550-1103
r +Caldwell Bunker, 50 Princeton-Hightstown Road, Princeton Junction, NJ 08550-1107
514924758 +Bank of America Legal Processing, DE5-024-02-08, PO 15047, Wilmington, DE 19850-5047
515123213 +Bank of America, NA, c/o Dean R. Prober, Esq., Prober & Raphael,
20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
514924759 +Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
515395276 +Capital One, NA, P.O Box 21887, Eagan, MI 55121-0887
514924763 Dr. Faranesh Vargha, 27 Hampstead Hill Gardens, London NW3, UK
515145729 Dr. Faranesh Vargha-Khadem, 27 Hampstead Hill Gardens, London NW3 2PJ, UK
517175565 +Felsenfeld & Clopton, 1 Nami Lane, Suite 5, Mercerville, NJ 08619-1251
514924765 +First National Bank of Omaha, P.O. Box 2557, Omaha, NE 68103-2557
514933019 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
514924766 +My Best Buy, P.O. Box 790441, Saint Louis, MO 63179-0441
514924767 Nadja Schmeil, 3049 Jenn Avenue, Burlington On. L7M0C8 Canada
514924768 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
514924769 +Sandra Schmeil, 88 Meserole Avenue, Apt. B, Brooklyn, NY 11222-2673
514924770 +Silvia Doranth, 415 Tree Top Lane, Waynesville, NC 28785-9698

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 03 2018 22:57:11 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 03 2018 22:57:11 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515043996 EDI: BECKLEE.COM Oct 04 2018 02:53:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515040346 EDI: AIS.COM Oct 04 2018 02:53:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
514924757 +EDI: AMEREXPR.COM Oct 04 2018 02:53:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
515122148 +EDI: BANKAMER.COM Oct 04 2018 02:53:00 Bank of America, N.A., Attn: Bankruptcy Dept.,
Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
515052684 +EDI: BANKAMER.COM Oct 04 2018 02:53:00 Bank of America, N.A., Bankruptcy Department,
P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012
515031854 +EDI: BANKAMER.COM Oct 04 2018 02:53:00 Bank of America, NA, PO Box 15222,
Wilmington, DE 19886-5222
514924760 EDI: CAPITALONE.COM Oct 04 2018 02:53:00 Cap One, Po Box 85520, Richmond, VA 23285
514924761 EDI: CAPITALONE.COM Oct 04 2018 02:53:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
515111681 +EDI: CITICORP.COM Oct 04 2018 02:53:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
514924762 +EDI: DISCOVER.COM Oct 04 2018 02:53:00 Discover, P.O. Box 71084,
Charlotte, NC 28272-1084
514937159 EDI: DISCOVER.COM Oct 04 2018 02:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
515030858 EDI: PRA.COM Oct 04 2018 02:53:00 Portfolio Recovery Assoc, 140 Corporate Blvd.,
Norfolk, VA 23502
515070718 +E-mail/Text: bankruptcy@pseg.com Oct 03 2018 22:57:00 PSE&G, PO Box 490,
Cranford NJ 07016-0490, Attn: Bankruptcy Dept
516406953 +EDI: Q3G.COM Oct 04 2018 02:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788
516406952 EDI: Q3G.COM Oct 04 2018 02:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
514924771 EDI: VERIZONCOMB.COM Oct 04 2018 02:53:00 Verizon, P.O. Box 920041,
Dallas, TX 75392-0041

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

sp* +Felsenfeld & Clopton, 1 Nami Lane, Suite 5, Mercerville, NJ 08619-1251
514924764 ##+Elshe Schmeil, 19 Garnet Lane, Princeton Junction, NJ 08550-5219

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com
Andrew M. Lubin on behalf of Creditor Capital One, N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor Capital One, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John M. Sommers on behalf of Creditor BANK OF AMERICA, N.A. JMSommers@KTLBSLAW.com, ktlbslaw@aol.com
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Sherri Jennifer Smith on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
Warren S. Jones, Jr. on behalf of Creditor BANK OF AMERICA, N.A. email@warrensjones.com, r46134@notify.bestcase.com;robert@warrensjones.com
William H. Oliver, Jr. on behalf of Debtor Klaus Schmeil bkwaliver@aol.com, R59915@notify.bestcase.com

TOTAL: 11